

Fill in this information to identify the case:

Debtor 1 Shelley Tynan
Debtor 2

United States Bankruptcy Court for the: Eastern District of Michigan, Detroit Division District of MI
(State)

Case Number 1445778

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor:
MTGLQ Investors, L.P.

Court claim no (if known): 2

Date of payment change: 12/01/2016
Must be at least 21 days after date of this notice

Last four digits of any number you use to identify the debtor's account: 1278

New total payment: \$2,029.44
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$2,131.58 New escrow payment: \$422.17

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: New interest rate:
Current principal and interest payment: New principal and interest payment:

Part 3: Other Payment Adjustment

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: New mortgage payment:

Debtor 1 Shelley Tynan

Case Number (if known) 1445778

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Lois Gober

Date 11/07/2016

Signature

Print Lois Gober

Title Bankruptcy Case Manager

Company Shellpoint Mortgage Servicing

Address PO BOX 10826

Greenville

SC

29603-0826

Contact phone (800) 365-7107

Email mtgbk@shellpointmtg.com

UNITED STATES BANKRUPTCY COURT
District of MICHIGAN EASTERN (DETROIT)

In Re: SHELLEY J TYNAN

Case No: 14-45778
Chapter: 13

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 12-5-2017.

COURT:

District of MICHIGAN EASTERN (DETROIT)

TRUSTEE:

TAMMY L TERRY
535 GRISWOLD ST
DETROIT, MI 48226 -3604

DEBTORS COUNSEL:

MICHAEL P DILAURA
MICHAEL P DILAURA ATT AT LAW
105 CASS AVE
MOUNT CLEMENS , MI 48043 -2203

DEBTORS:

SHELLEY J TYNAN
54902 BURLINGTON DR
SHELBY TOWNSHIP, MI 48315
-1639

/s/ Lois Gober

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603-0826
(800) 365-7107
mtgbk@shellpointmtg.com

Shellpoint Mortgage Servicing
55 Beattie Place
Suite 110
Greenville, SC 29601
For Inquiries: (800) 365-7107

Final

Analysis Date: November 03, 2016

John P Tynan Jr.
Shelley Tynan
54902 Burlington Dr
Shelby Township MI 48315

Loan: [REDACTED] 1278

Property Address:
54902 Burlington Dr
Shelby, MI 48315

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2016 to Dec 2016. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jan 01, 2017:
Principal & Interest Pmt:	1,607.27	1,607.27
Escrow Payment:	422.17	1,875.42
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$2,029.44	\$3,482.69

Escrow Balance Calculation	
Due Date:	Mar 01, 2015
Escrow Balance:	(22,495.75)
Anticipated Pmts to Escrow:	9,287.74
Anticipated Pmts from Escrow (-):	1,882.48
Anticipated Escrow Balance:	(\$15,090.49)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	3,123.62	(24,797.64)
Jun 2016	649.15	1,688.68	284.08	280.19	* Lender Placed Hazard	3,488.69	(23,389.15)
Jul 2016	649.15	422.17	284.08	284.08	* Lender Placed Hazard	3,853.76	(23,251.06)
Jul 2016		1,570.43			* Escrow Only Payment	3,853.76	(21,680.63)
Aug 2016	649.15	422.17	284.08	284.08	* Lender Placed Hazard	4,218.83	(21,542.54)
Aug 2016				2,486.83	* Town Tax	4,218.83	(24,029.37)
Sep 2016	649.15	844.34	2,498.33		* Town Tax	2,369.65	(23,185.03)
Sep 2016			284.08	280.19	* Lender Placed Hazard	2,085.57	(23,465.22)
Oct 2016	649.15	422.17	284.08	284.08	* Lender Placed Hazard	2,450.64	(23,327.13)
Nov 2016	649.15		284.08		* Lender Placed Hazard	2,815.71	(23,327.13)
Nov 2016		831.38			* Insurance Refund	2,815.71	(22,495.75)
Dec 2016	649.15		1,882.48		* Town Tax	1,582.38	(22,495.75)
Dec 2016			284.08		* Lender Placed Hazard	1,298.30	(22,495.75)
					Anticipated Transactions	1,298.30	(22,495.75)
Nov 2016		8,865.57					(13,630.18)
Dec 2016		422.17		1,882.48	Town Tax		(15,090.49)
	\$4,544.05	\$15,489.08	\$6,369.37	\$5,781.93			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$6,369.37. Under Federal law, your lowest monthly balance should not have exceeded \$1,298.30 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed \$1,298.30.

Analysis Date: November 03, 2016

John P Tynan Jr.

Loan: [REDACTED] 1278

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(15,090.49)	1,059.21
Jan 2017	529.61			(14,560.88)	1,588.82
Feb 2017	529.61			(14,031.27)	2,118.43
Mar 2017	529.61			(13,501.66)	2,648.04
Apr 2017	529.61			(12,972.05)	3,177.65
May 2017	529.61			(12,442.44)	3,707.26
Jun 2017	529.61			(11,912.83)	4,236.87
Jul 2017	529.61			(11,383.22)	4,766.48
Aug 2017	529.61	1,986.00	Hazard	(12,839.61)	3,310.09
Sep 2017	529.61	2,486.83	Town Tax	(14,796.83)	1,352.87
Oct 2017	529.61			(14,267.22)	1,882.48
Nov 2017	529.61			(13,737.61)	2,412.09
Dec 2017	529.61	1,882.48	Town Tax	(15,090.48)	1,059.22
	<u>\$6,355.32</u>	<u>\$6,355.31</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$1,059.22. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$1,059.22 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed \$1,059.22

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$15,090.49). Your starting balance (escrow balance required) according to this analysis should be \$1,059.21. This means you have a shortage of \$16,149.70. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$6,355.31. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	529.61
Surplus Amount:	0.00
Shortage Amount:	1,345.81
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$1,875.42</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$2,136.88 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.